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**Gendered Poverties and Power Relations:  
Looking Inside Communities and Households  
Draft**

Dr Sarah Bradshaw  
Puntos de Encuentro  
Managua, Nicaragua  
2002

# ***Gendered Poverties and Power Relations: Looking Inside Communities and Households***

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## **Bibliography**

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Bradshaw S. (with Linneker B.J.) (2001) "Challenging Poverty, Vulnerability and Social Exclusion in Nicaragua: Some Considerations for Poverty Reduction Strategies", *The Nicaraguan Academic Journal*, 2:2, 186-224.

Bradshaw S. (with Linneker B.J. and Zúniga R.E.) (2002) "Social Roles and Spatial Relations of NGOs and Civil Society", in C, McIlwaine and K, Willis (eds.) *Challenges and Change in Middle America*, Addison Longman Wesley, Harlow, England.

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Sarah Bradshaw  
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## Abstract

Early critics of income and consumption measures of poverty stressed the need to go past analysing resources available to different groups of people merely in order to describe their actual position within a society. Such methods of measuring poverty, however, remain popular within official discourses and inform much of the present poverty policy context. The Nicaraguan case is no exception and the government's current poverty reduction strategy is based on one such static, descriptive conceptualisation. Not only do these official poverty metrics fail to capture the dynamic nature of deprivation and well being in its multidimensionality, they also hide rather than make visible difference. The World Bank poverty rhetoric stresses that they have moved away from 'one size fits all' policy prescriptions, highlighting the need for country produced poverty alleviation strategies that take account of the specific extent, nature and causes of poverty in each individual country context. However, while global structural commonalities have been demoted in comparison with country specific difference, acceptance of diversity within nations has not assumed centre stage. The research findings presented here highlight the diversity that exists both between and within communities and households in terms of how people experience relative poverty and well being and suggest the need for micro level policies that take into account these differences.

The research sought to consider poverty within a wider deprivation context, accepting that well being is not only determined by income and expenditure but that social, environmental and organisational factors enter into the equation. The responses of the women interviewed show that in a country like Nicaragua there is some reason to suggest that policies aimed at ensuring the immediate satisfaction of basic needs, such as alleviating hunger, should be adopted since for many women to be poor means to be hungry and wider conceptualisations of deprivation which are non-material in basis are a 'luxury' that many cannot afford. However, other issues such as insecurity and violence were also of great concern for the women interviewed. While for practitioners and academics insecurity is increasingly being conceptualised in terms of the threats posed by other people, most usually young disenfranchised males, environmental 'threat' in the form of slow onset localised 'disasters' such as drought remain important concerns for the women interviewed. High levels of insecurity in the face of another rapid onset event such as hurricane Mitch also highlights how little real advancement has been made and how such an event can continue to influence the well being of communities.

Those working within the vulnerability framework have long suggested the need to focus on how people use their resources to withstand such shocks, both 'natural' and economic. The first asset considered important within this framework is employment. The need to increase employment opportunities, a central component of recent government plans, is supported to some extent by the research findings. However, what is also highlighted are the limitations of such initiatives alone. The lack of even one regular, fixed wage in many households is highlighted by the findings, especially in terms of those households headed by women. However, the research also highlights that plans to incorporate more women into the labour force, which in theory would improve the situation, need to consider structural or social obstacles that may exist, such as ingrained ideas around gender roles and responsibilities.

Moreover the real benefits that women's employment brings in terms of overall household economic well being are questioned. The research suggests that when women work their earnings may not actually supplement those of the male 'head' but may substitute for a his earnings as he withholds a larger proportion of his money for personal consumption. The

suggested ‘empowerment’ benefits of women’s income generation are also questionable or at least it needs to be accepted that they will not occur in a simple of straightforward way. While women may gain a greater voice through economic contribution to the household, this may only be achieved at the cost of greater conflict and thus lower social well being. The perceived benefits of female headship, conceptualised as having a more peaceful life or greater control over that life, are testimony to this.

The vulnerability framework also suggests the need to consider non-material assets, for example family relations and social capital in overall considerations of relative well being. Considerations of family relations in general focus on income pooling and consumption sharing activities building on earlier literature that stressed that household extension, rather than a throw back to more ‘traditional’ times, was actually a rational economic response to crisis. However the research highlights that extension of households may occur out of need rather than address that need. That is in the communities studied where extended households exist they tend to have incorporated new non-productive members rather than potentially productive members. In particular the children of adult sons or more usually daughters, either present or absent from the household, make up a sizeable proportion of the extended components of households. Their presence thus dilutes rather than expands the existing income pool.

Similarly a consideration of social capital suggests that present stocks may be exhausted or functioning only in a limited number of cases. For example, familial networks of reciprocity and exchange appear to be important for younger and older women as resources flow between parents and children at the extremities of the age spectrum. Outside kin networks wider community organisation is highlighted as important in increasing feelings that help is available in times of crisis and suggests itself as one policy area that needs to be supported. This is not to suggest that there is a need for more outside ‘interventions’ within communities since the research suggests that while many organisations are perceived to be working within the communities the personal benefits they bring for women are perceived to be few and participation rates are low. The challenge then is to support and foster existing community initiatives rather than instigate top down development projects.

It is also important to recognise that plans to foster or strengthen social capital need to take into account those factors that impact negatively on social capital bases. Insecurity, conflict and violence are important factors that serve to limit the accumulation of reserves of social capital. It is thus important to recognise violence as a development issue, not just violence within a community, but within the home. Despite repeated calls to accept such violence, largely against women and children as a public health issue, it continues to be conceptualised as a private matter. However, violence within the home, as the research findings suggest, is linked to wider community and society level socio-economic factors not least conceptualisations of masculinity. Conceptualisations of what it means to be a man or a woman are socialised at all levels, but education is an important site that teaches young people of their roles within society. The research findings suggest that stereotypical ideals of what it means to be a man or a woman remain ingrained and the education system is actually seen as a means to ensure that these ideals are met. While the ideals exist they somewhat contradict the reality. For example, the ideal of women as housewives is contradicted by the economic need for women to generate an income, and the macro-level need for a female labour force prepared to work within the manufacturing and service sector. Such contradictions have important implications not only for the women involved but also for plans to reduce poverty, since if they are not considered they may serve to limit the possible positive benefits of those policies.

## **Section One: Context and Methodology**

### ***Introduction***

Nicaragua is at present generally regarded to be the second poorest country in the western hemisphere after Haiti. In Nicaragua two-fifths of the population have no access to safe drinking water, three-quarters are without access to sanitation facilities and two fifths of poor children are malnourished. It has the worlds highest level of debt per capita and in 1997 spent two and a half times more on debt repayments than on health and education (Oxfam, 1998). In 1998, average income per capita suggested by World Bank figures was the lowest in Latin America. Within this context of generalised poverty it is accepted that women represent a particular sub-group of the poor characterised by their employment in a narrow range of occupations, the low wages they can command and their economic dependence on male earners.

Women's poverty operates on different levels or there exists different sites of women's poverty: at the societal level women's position is influenced by an institutionalised discrimination in both labour markets and political spaces; at the community level gender norms inform the roles and responsibilities men and women assume, and within households unequal gendered power relations serve to reinforce their relative poverty.

The position of women cannot be improved if their particular experiences of poverty are not taken into account. Present forms of measuring poverty are not based on a real understanding of these diverse experiences, not only because of the lack of readily available national level data disaggregated by sex, but because conventional means of measuring poverty cannot capture existing gendered inequalities in access and control of resources. Thus a first step in advancing the discussion of women's relative poverty is research into how women experience this poverty.

However, it is not sufficient to consider only the differences between men and women when discussing gendered poverty, but to consider also differences between women that arise in part from life-course factors, as age interacts with other key events such as childbirth, marriage, divorce and widowhood. For this reason it is indeed the case that when discussing poverty and the reduction of poverty there is no one 'right' answer but there are many wrong ones (Healey *et al* 1999).

Even if in recent years there has been a renewed focus on women within official discourses around poverty and related poverty reduction policies, gender has most often been included as a variant of the poverty problem and women as providers of services and not as people with rights, needs and their own agendas. Moreover official poverty metrics continue to be income or consumption based, that is numeric indicators of to what extent people can purchase a basic basket of goods, despite criticisms of such approaches and the development of alternative poverty indicators (see Chambers, 1995; Wratten 1995). The poverty reduction strategy proposed by the Nicaraguan government is no exception, nor is the World Bank's recent Poverty Reduction Strategy Paper (PRSP) initiative that provides the policy framework within which it operates.

### ***Structure of the document***

This first section will provide the conceptual and policy context of the research. It considers the different ways that poverty and deprivation have been described, measured and analysed in recent years, in particular considering the causes of women's poverty and to what extent these have entered into official discourses. The present poverty context in Nicaragua is then examined using official poverty metrics before the policy framework within which poverty is being tackled is

presented and critiqued. The section concludes with the aims objectives and methodology used in the study.

Section two will then consider relative poverty and well being in the communities studied. It begins by characterising the communities and households within those communities. It then considers a number of issues faced by the communities that affect their relative vulnerability such as environmental problems, security and violence. A number of possible indicators of economic vulnerability are also considered to highlight that communities and households experience relative well being in distinct ways.

Section three focuses more on how people utilise the resources available to them. Once again borrowing from the vulnerabilities framework it examines some factors considered important in terms of the ability of a household to withstand shocks; family relations, labour or livelihoods, and social capital via a consideration of networks of reciprocity and exchange, community organisation and participation in projects. Women's differential access to, and control of resources is highlighted.

Section four then introduces a number of sites or spaces where women's poverty is produced and reproduced. In particular it considers two sites of importance due to their prominence in the government's PRSP; the labour market and the education system. The household is also examined as an important site in explaining gendered experiences of poverty. Overall conclusions and recommendations are presented in the final section.

### ***Conceptualisations of poverty and well-being***

The now famous presentation of MacNamara to the World Bank in 1973 initiated debates about the best way to define and measure poverty and from this date there has been wide discussion around the different conceptualisations of the term 'poverty' among people and organisations working in the field of 'development'. No consensus, however, has yet been reached (see McIlwaine 2002 for further discussion). At the outset it is important to stress that the meaning of poverty is highly contested. The meaning and utility of the concept has been complicated further in recent years as poverty has been placed within wider conceptualisations of relative deprivation rather than accepted as the only indicator of that deprivation. Emerging from criticisms of defining poverty as income or consumption, and in recognition that the relationship between income or consumption level and other forms of deprivation such as environmental risks, crime, violence, is often weak, the concept of vulnerability evolved as one such attempt to encompass more subjective elements of well-being into official discourses.

The concept is interesting in as much as early work in the area was undertaken by some working within the World Bank Group itself (see the work of Moser 1996 for example). Vulnerability was considered useful within the development context as a dynamic concept in relation to the concept of poverty that is static and describes only the situation of people at a particular point in time. Vulnerability, in contrast, accepts that people's situations change and can be changed. It does not then focus on the resources available to different groups of people to describe their actual position within a society, but to provide insights into how people may use those resources to change their situation.

Although for many people the idea of 'vulnerability' has a negative connotation, as it suggests limitations or a 'lack of' approach, much of the research undertaken in the field has attempted to visibilise the 'positive', to focus on how people use the resources they have, the strategies they



adopt to confront and withstand crisis. This focus on vulnerability relates it to assets and asset ownership (Moser, 1996: 24) where assets are defined as labour, human capital, productive assets (such as land and housing), household relations (focusing on income pooling and consumption sharing), and social capital (referring to the capacity to make claims at the inter-household level within communities based on social ties). The dynamic of vulnerability rests, therefore, on the strategies adopted by the poor to withstand shocks through diversifying and mobilising their asset base (see McIlwaine 2002 for further discussion).

The work of Sen (1984) was also influential in this context. Sen's original ground breaking work focussed on famine and, contrary to usual analyses at the time that explained famine in relation to crop failure, suggested that starvation was a product of a failure of entitlements to available foods, not a lack of food *per se*. His later work focuses firmly on the concept of wellbeing – as measured by the positive freedoms a person has - as opposed to 'poverty' in terms of having or not having a material good. His later work built on these ideas of endowments (or what could be described as the bundle of potentially productive assets an individual has) and entitlements (the ability to command resources such as food that this bundle brings via various market, social and moral relations). Sen's work demands a shift away from ensuring that people have a good, such as rice, as a fundamental policy aim. For Sen the importance of having a good is that it influences the capacity of a person to function; rice provides an individual with the capacity to live without calorie deficiency. In turn, a person's capacity to function determines what they can and cannot do, can and cannot be; the idea of positive freedoms (see also Sen 1999). This approach suggests then the focus should be on capabilities as has been adopted within the concept of vulnerability, but more importantly suggests the need to focus on rights to choose, decide, and take control of ones own life.

Perhaps one of the widest conceptualisations of well being has been provided by Nussbaum (1995), who developed the idea of 'basic human functional capabilities' which included a consideration of those elements that define a human being (such as cognitive capacity – the ability to think, perceive and imagine). They are far ranging and extensive:

- Being able to live to the end of a human life of normal length, have good health, adequate nutrition and shelter, to move from place to place, opportunities to satisfy sexual desires and to decide over reproduction.
- Being able to avoid unnecessary and non-beneficial pain and as far as possible to have pleasurable experiences
- Being able to use the senses; being able to imagine, to think, and to reason in a way informed and cultivated by an adequate education system.
- Being able to have attachments to things and persons outside ourselves; to love those who love and care for us, to grieve in their absence.
- Being able to form a conception of the good and to engage in critical reflection about the planning of one's own life.
- Being able to recognise and show concern for the well-being of others, empathy and compassion.
- Being able to live with concern for and in relation to animals, plants and the world of nature.
- Being able to laugh, to play, to enjoy recreational activities.

The work of Sen and Nussbaum, alongside the perhaps better known contributions of Chambers in the 1990s suggests that wider conceptualisations of poverty as well being, which includes access and control of resources, rights and freedoms is well advanced. Indeed in Europe as a new

focus on 'poverty' arose so too did a new concept to better capture the situation, that of social exclusion.

Initially a European concept social exclusion was developed as a response to a group of problems associated with long term unemployment, unskilled workers and immigrants (IILS, 1996). As an analytical concept it may be used to enrich anti-poverty policy discussion in that it allows poverty issues to be dealt with in a more integrated way. It enables analysis of material and non-material aspects of social disadvantage, focuses attention on the variety of processes through which people fall into poverty and possible ways of escaping it. The approach encompasses both distributional aspects of disadvantage such as variations in income, wealth and consumption, as well as relational aspects most notably patterns of occupational and social participation and rights. As such the analysis of causes of social exclusion complement other more economic approaches.

While different definitions of the concept of social exclusion exist it generally refers to a process of social disintegration in the sense of a progressive rupture of the relationships between the individual and the state. Thus its applicability outside the European context where state-individual relationships have been formalised and it is largely clear from what people are being excluded, and what this exclusion implies in terms of their well-being, has often been debated. Studies in other countries (IILS, 1996) suggest the complexity of applying the concept elsewhere, finding, for example in India, that it is not exclusion from society that affects poverty, but rather inclusion in a society based on strict hierarchical structures. Evidence from Thailand also demonstrates the need to take care with assuming that the direction of the relationship is known – demonstrating declining levels of poverty at the same time that social exclusion appears to have increased.

In part social exclusion can be seen to embrace the concept of social capital and advance discussions of this potentially productive asset further (see Putman 1993). Social capital is considered to be a feature of both 'government' and 'civil society' that facilitates collective action for the mutual benefit of a group, where 'groups' may be as small as households or as large as the nation (Knack, 1999). 'Governmental social capital' is defined by those institutions that influence people's ability to co-operate for mutual benefit, and in this context authors such as Collier (1998) have stressed the importance of elements such as civil liberties, rule of law and enforceability of contract as key to increasing the stock of social capital. The idea is that at the macro level, social cohesion and civic engagement can strengthen democratic governance (Almond and Verba, 1963), improve the efficiency and honesty of public administration (Putman, 1993), and improve the quality of economic policies (Easterly and Levine, 1997).

'Civil social capital' as the values, norms informal networks and associational memberships to organisations and groups affecting the ability of individuals to work together to reach common goals, is thought also to influence economic performance through micro-economic and macro-political channels. At the micro level, of individuals, households and communities, social capital is best thought of as an asset that people obtain through their participation in social networks and institutions that they can use or call upon in times of need. Like other forms of capital, social capital is productive in the sense that it is possible to use it to obtain benefits that would not be possible in its absence. Stocks of social capital are built over time as a by-product of other activities and social processes. However, it is important not to fall into the trap of accepting simplistic notions of social capital as necessarily and always a good thing for 'the poor'.

First, social capital and the social relations on which it is based can in reality be embedded in unequal existing social structures and relationships and reinforce rather than transform them. Thus while all may 'gain' from the relationships, not all gain to the same extent (véase Beau 1977). Taking the idea further, others have argued that as social capital is as a resource available through social networks, the resources gained by one individual will be at the expense of losses for another individual. Put another way increasing social capital for some implies increasing social exclusion for others (see Harriss and Renzio, 1997 for debates). It is also important to recognise that the existence of the notion of 'perverse social capital'. Here membership of a group, although producing benefits for the group members produce negative results for other groups of people (Rubio, 1997; Moser and McIlwaine, 2001).<sup>1</sup> Thus social capital may be seen to be a relational concept, that is the positive benefits it brings for one group may be at the expense of another group not receiving these benefits, or indeed experiencing negative impact. Thus competing interests need to be taken into account. These competing interests are also inherent within a final development in the field that will be considered here, that of the 'rights based approach'.

The rights based approach sets the achievement of human rights as the objective of development suggesting that the existent international human rights framework can be used as the 'scaffold' for development policy (see ODI 1999 for further discussion). It is important to note that while a focus on basic human rights may be seen to suggest a rather abstract focus which does not take into account the reality of poverty and the need to fulfil basic needs, two fundamental sets of rights have been conceptualised. Civil and Political rights (CP rights) are those that are generally considered as 'human rights' while Economic, Social and Cultural rights (ESC rights) include the right to food, housing, a job etc, or are what might be called 'daily rights'. Thus the right to live free from deprivations which conceptualise poverty is contained within this broader framework.

Thinking in rights based terms does, however, introduce new problems into the equation without necessarily 'solving' the old ones most notably problems over prioritisation. For example, there are problems concerning individual and collective rights (to what extent an individual who does not conform to collective rules can expect to have collective rights), and deciding between conflicting rights (for example the right to life of a woman and of a foetus). Moreover, inherent problems arise when the enforcing of universally accepted rights is considered, as the right to national sovereignty may not be compatible with international demands to enforce other rights.

Notwithstanding the issues raised above in practical terms a 'rights based approach' to development offers a particular way forward when thinking about gender in the developing world context. For example, issues which are important in terms of how women experience deprivation or 'ill-being' such as violence, can be foregrounded since the international framework exists to promote such issues within the right to live free from 'torture and from cruel, inhuman or degrading treatment or punishment'. This being said the formulation of the international framework to date has proved it is resistant to adaptation in this form (see Chinkin 1995). Thus violence against women, for example, while important in understanding their relative well being is still largely ignored within discussions of poverty, deprivation and development.

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<sup>1</sup> The most common example used in this context is that of gangs and gang members, while the existence of a gang has a negative impact on wider society, there are strong positive gains for individual members. Here the increase in social capital for a particular gang member does not only deny another that same chance of 'improving' their situation, but actually physically impacts negatively on the other persons well being.

Thus while the understanding of relative deprivation and well-being has advanced over recent decades, it is important to remember that each new concept brings with it its own complexity. The major problem that broader more inclusionary conceptualisations face is their 'qualitative' or 'subjective' nature which means that they cannot be generalised and do not provide data that allows comparisons within or between countries or a ranking of relative deprivation. Ultimately philosophical or epistemological considerations influence what are considered to be adequate or robust measures within official discourses. The 'positivist' ideals of objectivity promote quantitative or numeric measures as more 'scientific' and thus acceptable. However, other elements, which may be deemed more ideological than epistemological, have also influenced debates around what constitutes good indicators of poverty and well-being and these will be considered within a discussion of the causes and outcomes of women's relative poverty.

### ***The causes of women's poverty***

Although in recent years there has been increasing discussion around conceptualisations of poverty and how best to measure it, there has been little attention paid to the causes of poverty. Killick's (1999) summary of the causes of poverty is useful in this context. He suggests 3 factors that relate to relative poverty:

1. Incomes and productivities: Taking economic growth as the dominant influence, Killick suggests poverty should be seen as resulting from inadequate incomes and productivities, particularly in agriculture and other rural activities and in the urban informal sector. The assets of the poor have low productivities, which arise from inadequate access to educational and other services. Their lack of 'modern' skills result in a weak ability to participate in modern production processes.
2. Socio-political factors: Economic dependency is a factor perpetuating poverty, and power relations or rather the poor's lack of market power feeds into weak political power via undemocratic structures.
3. Inequality: Since access to employment is of great importance to the poor, as a direct and indirect (via remittances) source of income, capital-intensive growth, with a weak growth in job-creation, perpetuates poverty.

He goes on to state that "Inequalities *within households* are a further aspect. These often disadvantage women..." (his emphasis). Although he then asserts that in consequence, "the gender dimension of poverty is now universally accepted as requiring special attention" his own analysis demonstrates clearly the actual situation, in that Killick does not consider gender specifically in three of the four categories he mentions, leaving women apart in their 'own' category - the household.

Thus in many senses there has been little advancement past the 'add-women-and-stir' mentality of the past where women are placed within existing frameworks or compartmentalised in separate, and marginal categories, rather than taking an analysis of their particular and actual situation as a starting point.

Considering the specific causes of women's relative poverty or the basis of the gendered experience of poverty then it is possible to isolate three key contributing factors:

- That women have fewer possibilities to translate work into income: This stems from women's exclusive responsibility for reproductive work, the conceptualisation of their productive

activities as 'helping' men and their concentration within sectors which are either an extension of their reproductive roles (and thus lower paid) and/or within the 'informal' economy (see Scott 1986 for discussion and Renzi and Agurto 1996 for evidence from Nicaragua).

- When women do have an income they find it more difficult to transform this income into decision making capacity or to decide how it is used: Perceptions around value of contribution to the household, social norms and self-esteem/relative autonomy influence the capacity to have a voice in decision making processes (see Sen 1987, 1990; Agarwal 1997 for household models and Bradshaw 2001 for evidence from Nicaragua).
- When women do make decisions they are less likely to make those decisions that would improve their own personal well being and more likely to seek to improve the well being of all/others: This supposed 'altruism' of women while seen to stem from their 'natural' attributes as carers and mothers is a socially constructed conceptualisation of what it means to be a woman (see Dwyer and Bruce 1988; Folbre 1994 for evidence and discussion).

The causes of women's poverty operate at different levels or there are different sites or spaces that contribute to the poverty; the community, labour market, the household. The decision to prioritise the household as a site that influences the poverty of women is not wrong, especially given that the household is a site where production, reproduction, socialisation and consumption all meet. However, this does not negate the necessity of recognising and understanding how the household interacts with other social units and respecting the household as a complex unit in terms of structure and functioning; as a site of conflict and cooperation.

Although the conventional idea of a household is that of the nuclear unit (a couple with their children) in countries like Nicaragua extended households (the nuclear unit plus other family or friends) and single parent households form a significant proportion of all households. In terms of the latter it has recently been assumed that they not only represent a significant minority of all households (estimates are that they represent between a third and half of all households) but that they are significant also for the conditions under which they occur and which they perpetuate; that they arise in situations of poverty and that they are poorer than other household units (see Chant 1999 for discussion).

However, many who work on households, and in particular female-headed households have questioned this idea that they are the 'poorest of the poor' and have called for a re-consideration of the relative poverty of women within male-headed units. The problems with understanding the relative situation of women heads and women who live with a male partner stem largely from the understanding or, better stated, the measurement of poverty. Traditional measures of poverty tend to 'stop at the front door', that is they take the household as the basic unit of analysis and compare household to household, and do not consider differences within households.

Many traditional measures of poverty assume that distribution of resources within the household are equal and ignore power relations that operate within households in terms of both sex and age. Income poverty measures also ignore the fact that not all income earned is destined for the household, in particular studies suggest that men may withhold income from the household, that is not contribute all that they earn to the common 'pot', keeping some money for personal consumption. This withholding of income leads to what has been termed 'secondary poverty'; that is while the household is not 'poor' in terms of the incomes generated by its members some members within the household are 'poor' given they have limited or no access to this income.

Studies in Mexico, Costa Rica and Honduras have shown that men may withhold up to 50% of their income from the household thus placing women and children within the household, who depend on that income, in a situation of secondary poverty (Bradshaw 1996; Chant 1985; 1999).

Women headed households then, while often having lower household incomes (since women earn less than men) demonstrate a more equal distribution of that income within the household, between members. That is all the income that the woman head earns is destined for the household. Moreover, women-headed households tend to have more workers than male headed units and more of these workers contribute more of the earnings to the common pot (see Chant 1999). Thus a comparison of the relative poverty of women heads and women who live with a male partner is not simple or straightforward since their poverty is influenced by different factors. While female heads may have limited resources or assets, female partners may have limited access and control over available resources and assets. This limited control over resources stems from the nature or functioning of households as sites of conflict as much as sites of cooperation.

Sen's (1987; 1990) 'cooperative-conflict' model is perhaps both the most acceptable and comprehensible explanation of how households operate. The idea of bargaining power lies at the heart of this model. Members of a household seek to improve both the household's collective 'welfare' and their own situation and each has different priorities over how limited resources should be best used (different classifications of preferences). The resolution of these differences, or how the resources are actually used, is the result of the each member's bargaining capacity. Different factors influence this capacity to bargain or negotiate over the use of resources. One important factor is the perception that each member has of his or her own value as an individual and of the value of the other people within the household. This self-perception and the perception of others depend on the valuation of each person's contribution to the welfare of the household. Generally speaking, perceptions of 'contribution' stem from the amount of resources – income, for example – that each person can obtain. Women generally have a weaker bargaining position than men because their contribution is invisible, is not recognised by others and/or is considered less valuable, which also affects their valuation of their own contribution.

While the importance of the household as a unit of unequal power relations is known, and secondary poverty is a relatively well researched and accepted concept, both have not become mainstream concepts within poverty debates. Given that they are quantitative measures, their absence from mainstream discussions around poverty may be seen to be based, not on epistemological, but ideological differences around what is important in explaining the causes and consequences of poverty.

### ***The Nicaraguan Poverty Context***

While for some the economic collapse in the 1980s, associated with the Sandinista Revolution, US blockade and Contra War, is at the base of the high levels of poverty recorded in Nicaragua (Gobierno de Nicaragua, 2000), others also consider that the neo-liberal policies to promote macro economic growth implemented in the 1980s and 1990s have had an important role to play. The impact of SAPs (see Dijkstra, 1996 for some impacts in Nicaragua), imposed in many poor countries by the World Bank and International Monetary Fund along with 'globalisation' processes (see Sassen, 1991), rather than bringing the promised economic returns, in many cases have increased people's poverty, vulnerability and social exclusion.

While the debates continue as to what extent economic growth can reduce poverty, in Nicaragua the government suggests there is "evidence that broad-based growth reduces poverty. Between 1993-1998, detailed surveys show that rural poverty was significantly reduced by a strong agricultural recovery" (Gobierno de Nicaragua, 2000). However, even the IMF has noted of Nicaragua "in spite of the measured gains made in reducing poverty during 1993-1998, qualitative analysis show that the poor associate the 1990s with a decline in their well-being" (IDA-IMF, 2000). The document continues by asking "what can explain this finding?" The means of measuring poverty and well being may lie at the basis in these differences.

Despite criticisms of 'income-poverty' approaches and the development of alternative approaches and indicators (see Chambers, 1995; Wratten, 1995) poverty line indicators remain the official poverty metrics both within the International Financial Institutions and within Nicaragua. Generally when measuring poverty world wide the World Bank has used reference lines of \$1 and \$2 per day in terms of 1993 Purchasing Power Parity (PPP).

An analysis of the available official data undertaken by the CCER suggests that nationally the total number of people living below the poverty line increased by 25,697 from 2,190,787 in 1993 to 2,225,401 in 1998, which represents 51% of the population (see CCER 2000 for further technical discussion). The overall figures of magnitude also hide a great deal of change in the distribution of poverty and deterioration in the depth of poverty in Nicaragua over the period. However, the government has not actually mapped poverty gap data for 1998 comparable to that of 1993. The 1998 poverty map, which forms the basis of the PRSP process, is a map of extreme poverty only, in keeping with the key target of reducing the numbers in extreme poverty rather than seeking to affect poverty (Gobierno de Nicaragua, 2001).

The 1998-1993 poverty gap change indicator developed by the CCER actually shows large rises in the depth of poverty in Nicaragua in almost all of the national territory with increases in the depth of poverty particularly in some Atlantic regions of the North (RAAN) and South (RAAS) (see Bradshaw and Linneker, 2001 for discussion of methodology and the technical problems involved). Moreover, it is important to note that this official data which forms the basis for targeting poverty reduction policies was collected by the government before Hurricane Mitch raising further doubts as to its usefulness.

The results of the second phase of the civil society 'Social Audit' initiative, completed in November 1999, highlights the possible deterioration in well-being, both economic and psycho-social that those affected by Mitch may have suffered (CIET/CCER 1999). Of those who made their living from agriculture, nearly a quarter had not managed to sow the season after Mitch. While in terms of housing 73% of those interviewed in the survey reported destroyed or damaged housing, only 40% had received support to repair or rebuild. Material affects were compounded by other 'emotional' affects of the Hurricane reported by over 20% of those interviewed, which in turn compound feelings of insecurity and vulnerability. In terms of the population's views on the role of the government within reconstruction, when asked to identify the most important thing the government was doing in the reconstruction process 60% of those interviewed replied 'nothing' (CIET/CCER, 1999).

### ***The Nicaraguan Policy Context***

In June 1999, while reconstruction initiatives post-Hurricane Mitch were still in process, or indeed yet to start, the Nicaraguan Government shifted focus from reconstruction to start work on defining a strategy to reduce poverty in the country (see CCER 2000; Bradshaw and Linneker

2002). This shift was guided by the International Financial Institutions (IFIs) new focus on poverty and the Poverty Reduction Strategy Paper (PRSP) initiative introduced as a conditionality for heavily indebted poor countries to receive further debt relief. Despite claims that the PRSP is merely SAPs by another name (see for example CAFOD 2000; Wood 2000) the World Bank claims it reflects a change not only in focus, but in culture; that is that PRSPs are not imposed on countries but designed and owned by them. In June 2000 the Nicaraguan government presented for approval the interim PRSP which was accepted by the World Bank and the IMF as the basis for receiving debt relief via the Heavily Indebted Poor Countries Initiative (HIPC II).

The World Bank highlight and reiterate that there is no 'blueprint' for PRSPs stressing that they are country owned and produced through participatory processes (see Bradshaw and Linneker 2001; 2002b for further discussion). However a quick (and by no means exhaustive) review of PRSPs to date show (un)surprising similarities in terms of their central components. Most contain the following 4 key elements or pillars and the Nicaraguan PRSP is no exception.

- Economic growth

Often expressed as 'labour intensive economic growth' the focus is based on the need to utilise the comparative advantage that heavily indebted poor countries supposedly have to encourage economic growth; namely cheap labour. In this context the Nicaraguan PRSP suggests a number of potential growth areas including Free Trade Zones and tourism.

- Investment in human capital

Stocks of Human Capital such as health and education are seen to be important in terms of withstanding shocks (vulnerability) and for a dignified life (human development). However, in the Nicaraguan PRSP they are also seen as being important for producing a 'productive' labour force.

- Social protection or social safety nets

As debates around the real ability for economic growth to reduce poverty and inequality continue, it appears that the World Bank at least has accepted that economic growth will not instantly 'trickle down' to the most vulnerable and thus the protection of vulnerable groups is now included via social safety nets.

- Good governance

While high on the World Bank and other international agencies agendas what the term actually means is far from agreed. Some suggest transparency, accountability and participation; others rather problematically opt for equating 'good governance' with 'democracy' or 'democratisation'. The World Bank talks much more in terms of sound management and the Nicaraguan PRSP demonstrates that the government have adopted the same rather narrow conceptualisation.

Thus even a superficial reading of the PRSP via its key components suggests it is problematic and focuses on outcomes rather than causes of poverty and seeks to reduce symptoms rather than presenting possible 'cures' (see CAFOD 2000 for a general critique). The inclusion of vulnerability is a good illustration of this as 'protection' of vulnerable groups is proposed rather than measures to reduce their vulnerability. It is also important to note that an inclusion of a particular element, such as health or education, should not be taken on face value or assumed to be a good thing in itself but the underlying ideas that inform that inclusion need be considered as they may actually work against 'human development' principles in order to promote 'economic development' gains. In terms of education, for example, a human development approach would stress the learning of skills such as critical thinking and analysis as important. To improve



productivity of the labour force within a Multi National factory may demand the exact opposite – workers who accept repetitive, monotonous work without argument.

More specifically it is important to consider the possible impact of the PRSP on women and the proposals it includes around women and gender. Gender and inequality more generally are considered to be ‘transversal’ or ‘cross-cutting’ themes, alongside the environment. It is important to note that women are not instantly visible within any of the PRSPs produced to date, although visibility does vary from inclusion of whole sections on women to merely a couple of lines, from vague statements around the need to reduce inequality to concrete project proposals, however, in general PRSPs are not ‘gendered’ documents. This suggests then that ‘blame’ should not be placed only with individual governments, but more with those guiding the processes – the IFIs. In terms of social inequality the official Nicaraguan document suggests that ‘all the policies and projects will work to reduce inequality’ – presumably in this way justifying the complete lack of discussion of specific plans to improve, for example the position of women.

While for some then the answer has been to argue for the better incorporation of women into plans and proposals this is not the real solution, since both exclusion and inclusion in the PRSP documents can bring their own problems as the Nicaraguan case below shows (see Bradshaw 2002 for further discussion).

One important area where women are obviously visible by their absence is the economic growth component. The need to include a gender analysis here is related to the areas suggested as driving economic growth – Free Trade Zones and Tourism, both heavily reliant on female labour. The exclusion of women - invisibilising women as workers and women as the potential ‘backbone’ of economic growth initiatives - is made even more problematic by the nature of their inclusion into PRSP documentation. The representation of women within the PRSP as mothers and carers, reinforces and strengthens existing stereotypical ideals around women as dependents not providers, home-makers not workers and their responsibility for reproductive activities thus setting up a contradiction if the comparative advantage of Nicaragua is a cheap (female) labour force.

In general women are mentioned in PRSPs in relation to human capital in terms of education and health – specifically reproductive health. Thinking around why there may be a call for the need to ensure ‘girls’ are in school the need to improve the productivity of the labour force as mentioned previously seems the most immediate explanation. A second reason may link education with health. Population growth is important for poverty reduction based on economic growth since the two growth areas may cancel each other out. What is needed then is economic growth with population decline. While the thesis that educated women have fewer children is now questioned, or at least that a direct link exists is questioned, it remains a popular perception (see for example Pearson and Sweetman 1996 for debates).

Rather than being included in the PRSP as a fundamental human right of all women to manage their own fertility, the need to control women’s fertility is central in the Nicaraguan PRSP. The focus not only places the responsibility for reproduction with the woman alone (despite the fact it ‘takes two to tango’) it also highlights the need for ‘responsible’ reproduction - the target is to increase the proportion of married women with access to contraception.

The final area where women are visible within PRSPs is the area of social safety nets/social protection or family welfare programmes. A pilot project highlights the problems with ill thought

out welfare programmes (see Quirós Viquez, 2002). The pilot programme pays families to keep children in school and to take them to health centres. The cash is given to women. Some may assume that this will be empowering for women, improving their asset base. In fact it is flawed on a number of levels: First, it reinforces notions of women as responsible for children; Second, it ignores the fact that while women may receive the money, they may have little control over its use. In reality the project may be dis-empowering to both women - as men may seek to take the money away from them, perhaps with force - and to men – undermining their socially constructed role of provider. The main gendered outcome may actually be increased conflict and even violence.<sup>2</sup> Such an example highlights a serious general concern around PRSPs around to what extent the possible ‘indirect’ and indeed ‘negative’ impacts of the PRSP policy bundle have been analysed. Possible competing messages around women’s roles as mothers and carers and the need for an ‘educated’ female labour force also is indicative of a process that does not take into account the multi-dimensionality of the problem faced.

While women’s poverty is multi-dimensional it is also multi-sectoral, that is women’s poverty is experienced in different ways, at different times and in different ‘spaces’. The original ideas in the now popular ‘feminisation of poverty’ thesis were to highlight how women’s experiences of poverty are distinct from those of men and indeed how different women experience poverty differently from each other (see Jackson 1996). While women’s relative poverty is now largely accepted, the focus on how women experience this poverty has been lost, as has a focus on the basis of that poverty, largely being collapsed into the easily digestible notion that equates women’s poverty with female household headship.

As noted above, however, secondary poverty within male-headed households may mean that while a household may not be considered to be ‘poor’, women and children within the household may live in poverty. That is, while households headed by women may in income terms be ‘poorer’ the female head has access to and controls the available resources; households headed by men may in income terms be ‘richer’ but the woman of the household may have limited access to that income. Differences between women arising from the nature and composition of the households in which they live, are not captured by traditional poverty measures or policies. Thus while the World Bank’s Poverty Reduction Strategy Source book suggests that conventional poverty research tools can provide most of the “gender-related answers if the ‘right’ questions are asked” ignores the fact that conventional poverty research tools stop at the ‘front door’ and thus cannot provide ‘gender related answers’ around how women experience poverty.

### ***Aims and objective of the research***

The overall aim of the research is to better understand the actual, particular and diverse ways in which women experience poverty.

More specifically the research aims to:

- Identify the sites or spaces which influence women’s relative well being, how they function and their role in explaining women’s different experiences of relative well being during their life course.

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<sup>2</sup> It should be noted that violence against women is still considered as a gender rather than a public health issue within PRSPs (see Pickup 2001 for discussion).

- Identify how power relations operate in different household types and how household relations interact with wider social relations to influence women's poverty
- To provide information for women's groups, NGOs and donor organisations around gendered experiences of poverty in order to contribute to plans and strategies to reduce that poverty.

### ***Methodology***

The research was conducted from a feminist research perspective using mixed methods. This means that feminist principles informed the research process and the focus of the research rather than dictating the particular research method (see Maynard and Purvis 1995; Fonnow and Cook 1991 for discussion).

The research used a case study approach focussing on four communities geographically and economically distinct from each other but sharing a common characteristic in that all may be defined as 'poor' communities. Once the general geographical area had been defined the specific communities were chosen through consultation with local organisations working in the area. A community was studied in each of the areas of Managua, León, Dipilto and Estelí. The names of the communities will not be used in this report and each will be referred to by the wider geographical location in which it is located.

The basic unit of study was the household and women within their households. Men were also interviewed in their capacity as partners or husbands rather than as the 'objects' of study, which obviously raises ethical issues (see, for example, Warren 1988 for discussion). While all women were asked if they would consent to an interview being undertaken with their male partner before such an interview occurred, that the research process could have had a possible (negative) consequences for the individuals and communities involved is accepted.

A team of female researchers applied the questionnaire to 'the woman of the household' in each of the households in the communities studied (where a woman was available to be interviewed) in July 2001. As this effectively represents a census of each community the small sample sizes involved is less problematic (each community has on average around 75 households), however, the findings presented here are non-generalisable and seek only to provoke discussion around relative gendered experiences of poverty. Semi-structured interviews were also carried out with a sub sample of those interviewed to explore in more depth some of the issues raised in the questionnaires. Male members of the research team also applied questionnaires and carried out interviews with a sample of the partners of the women interviewed in the four communities.

The questionnaires gathered basic information: the structure and headship of the household (including migration); activities (reproductive and productive); income and expenditure (diversity of sources, food sufficiency, etc.); strategies adopted; and participation/ interaction with different social organisations (level and type of participation, type of social organisation). The questionnaires also obtained information through direct and indirect questions on the responsibilities and gender relations within the household, focusing on the decision-making process and the perceptions of contributions and 'value'.

As a feminist research project the actual study represents only one component of the project and the project has as much a political as an 'academic' objective. The overall aim of the project is not only to raise discussion around gendered experiences of poverty and awareness of women's

particular experiences of poverty, but also to influence key international and national agencies to take this into account within their projects and policies aimed at reducing poverty.

## **Section Two: Poverty and Relative Well-being**

The Nicaraguan government's PRSP as noted above was based on a poverty diagnostic that sought to gauge relative income or consumption poverty between geographical areas in the country. It forms the basis for policies and projects aimed at reducing the population's poverty. However, the lack of attention to difference between communities, households and individuals within communities and how they experience poverty may weaken its possibilities to succeed. The present research took a case study approach to understanding poverty, exploring in-depth the situation within four different communities each with their own characteristics and thus problems related to relative well being.

### ***The communities studied: Household and location characteristics***

The community studied in Dipilto was the youngest, being founded after hurricane Mitch to relocate families from various at risk communities. As such the housing is made from concrete blocks but services to the community are still lacking. The community located a distance from the land the residents previously farmed, offers few opportunities for work as the main local employment source are the coffee farms, themselves in severe crisis at the time of the research. At a distance of 12/13 km from the nearest 'urban' centre, Ocotal, very few possibilities for non-agricultural work exist. The lack of patios for home-food production compounds the problem and the resultant relative proximity of the houses (compared to a traditional rural community) reduces privacy and has caused some tension in a community of families with little previous social contact. The people themselves recognise that their physical vulnerability to disasters has been improved but that their economic and social vulnerability may have increased, suggesting that in this new community they feel 'safer but hungrier'.

In contrast the other rural community in the study, that in León, is suggested to have existed for 120 years when it was founded by 5 families whose descendants still live there today. The housing in the community varies from those made of concrete blocks to those constructed from materials to hand, including plastic sheeting. Services also vary and some houses have a personal well and electricity while others lack both services. The community lies about 7km from the main León-Chinandega road but the economic mainstay of the community is agricultural day labour. At the time of the research the drought had taken affect and there was little work available. Men and women do, however, have the chance to go to León to seek work that provides a relatively large potential market for commercial activities. While its location may be beneficial in terms of aiding movement of labour it is problematic in terms of 'natural' phenomenon and besides Mitch the community has suffered from volcanic activity and the recent drought, while slow onset, was considered by the community one of the great 'disasters' of recent times.

The third community in the study, that located in Estelí, may be defined as being located in a rural urban centre - the town of Estelí itself. The majority of the houses are constructed out of wood although a few are made of concrete blocks. Founded ten years ago via an occupation of unused land the settlement is now legalised and each house has electricity and water. The community has access to both 'rural' employment, for example related to the production of tobacco, and 'urban' job opportunities, for example work within private houses or the provision of services such as shoe repair. Full time permanent employment is scarce, since the town's main focus is to provide a centre for trade in agricultural produce. Despite this it is included within

the sample as an 'urban' centre given that it does display related characteristics in terms of access to services and other infrastructural factors.

The final community in the study is located in the capital, Managua. The houses within the settlement are made of diverse materials and arranged in lines rather than in a circular or more informal format. The community has water piped to the barrio but electricity is obtained from an illegal source. There is no real sewerage system for the community and the majority of houses have letrinas. The majority of the community work in a limited number of sectors. For women employment is in private houses as maids or to care for children, or taking in washing, for men there is day work in construction. The settlement does have the advantage of being able to access urban services such as colleges, health centres and hospitals. However, those who live within the settlement also face 'urban' problems such as crime and drugs.

While the communities are diverse the households within them show some similarities in terms of composition and headship (see Graph 2.1). No statistically significant differences exist between the communities in terms of the proportions of female-headed households, although this is lowest in the community in Dipilto (25%) and highest in the community in León (42%). Overall female-headed households account for 36% of all the households in the study of which 54% are extended units (that is the women and her children live also with other family members or friends). In terms of male-headed households the predominant household type is the nuclear household (79% of all male-headed households and 50% of all households). Once again no statistically significant differences exist between the communities in terms of household structure, although nuclear households number highest in the community in Dipilto (63% of households) and lowest in Managua (41%) and the differences are accounted for largely by the greater proportions of extended households (both male and female headed) in the community in the capital.

### ***Relative well being in the communities***

While the communities can be considered in terms of their similarities in household composition and headship, differences are also apparent and although all the communities in the study are what may be termed 'poor', within these communities there is a relative poverty also. When asked 'what does it mean to be poor' three broad categories of response are apparent. Some women conceptualised poverty in terms of a lack of material goods, however, others focussed more on non-material assets, such as the lack of possibilities, faith or options. The third category quite simply reflects the fact that 30% of the women when asked what poverty meant to them replied 'hunger' (see Graph 2.2). A quarter of the women also mentioned hunger as the biggest problem facing the community and while the lack of basic assets (such as work or basic services) were also considered as problematic, for many women factors affecting the security of the community were most worrying. In rural areas this was environmental insecurity or 'disaster related' while in urban areas gangs and drugs were mentioned as a key problem the community faced (see Graph 2.3).

### ***Insecurity and violence***

The increasing levels of poverty and vulnerability Nicaragua was suffering during the 1990s were brought into stark reality when Hurricane Mitch hit Central America in October 1998 provoking one of the worst disasters in over 200 years (CINDI, 1999). It has been suggested that disasters should be seen as largely political events (Anderson and Woodrow 1998) that tend to reveal existing national, regional and global power structures, as well as power relations within intimate relations (Enarson and Morrow, 1998) throwing into sharp relief the inequalities and

vulnerabilities within countries (Blaikie *et al* 1994). It has also been suggested that disasters such as Mitch also offer real opportunities for transformation (see CCER 1999) however, the reality is often that little changes for the better (see Bradshaw 2001) and that the population remains defenceless in the face of such ‘natural’ events (see CIET/CCER 2001).

The persistence and importance of localised ‘disasters’ is evidenced by the fact that 10% of the women mentioned some event such as a drought or a flood as having provoked a short-term crisis during the year. Perhaps more importantly the vast majority of women (80%) when asked felt that their community was not prepared to confront another event such as Hurricane Mitch. While only a small minority (4%) of respondents had suffered damages from a disaster event since Mitch, the majority of them (89%) had not been able to repair those damages. While the absolute numbers and proportions are low it is important to remember that continued disaster events have a cumulative effect in terms of increasing vulnerability to future events. Vulnerability is not only physical but, as the national level Social Audit highlights, may be psycho-social and reflected in high levels of perceived insecurity.<sup>3</sup>

Despite continued vulnerability in the face of ‘natural disasters’, insecurity in the region is increasingly being conceived of in terms of physical violent acts, often related to gangs or drugs. Increasing levels of violence and violence related insecurity in Latin America have become key concerns among researchers especially given it has been recognised that violence has the potential for severely undermining development goals and can in fact stem from processes of ‘development’ (see McIlwaine, 1998; Moser and McIlwaine, 2002). When asked if they felt secure within their community the majority of the women interviewed (70%) said they did not. Significant differences exist between areas and between communities but only in Dipilto do the majority of women feel secure. In the rural communities studied the feeling of insecurity comes from the fear of robbers and robbery, while in urban areas the fear is based more on gangs and the perceived delinquency of youth (see Graph 2.4). Perhaps not surprisingly the fear of gangs is highest in the capital, Managua but is also perceived to be a problem in other areas with at least 20% of women in each community mentioning gangs as the key insecurity issue.

However, violence is not only a reality outside the home, but also within the household. While the mainstream view may be to conceptualise intrafamilial violence as a ‘private’ issue and thus outside of the development agenda, others suggest it should be central to a development agenda that is concerned with improving equality and upholding human rights (see Pickup 2001). Overall 64% of the women questioned perceived high levels of violence against women existed within their communities with the highest proportion being found in León and Dipilto (over 70%) and the lowest in Estelí (53%). In terms of the causes of violence the responses can be grouped into 4 key categories: drink, economic problems, jealousy and gossip, and behaviour within couples (for example that men are ‘irresponsible’, or that women ‘venture outside the home’). In three of the four communities studied over half the women interviewed perceive that it is alcohol that provokes violence and only in Dipilto are other factors considered more important.

However, when asked what provokes arguments the responses are more varied both between women and between the communities studied (see Graph 2.5). In León, for example, 41% of the women mentioned economic problems as the cause of arguments, compared to only 6% of women in Dipilto. While in Dipilto as in Estelí jealousy and gossip was considered an important factor (28% mentioned this as a cause of arguments) this was not the case in Managua (9%).

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<sup>3</sup> The Social Audit reported 8% of all respondents with continued disaster related psycho social effects in 2001.

Differences also exist between women within the communities and younger women (16 – 24 years old) are more likely to see arguments as stemming from jealousy and gossip and men and women's behaviour (36% in each case) rather than economic problems (9%).

Thus the factors that provoke arguments are not necessarily those that are seen to be the 'cause' of violence – or at least not in a direct manner. Of the women who suggested that arguments occur in the home because of economic problems only a minority also think that problems over money 'cause' violence, over half suggest violence stems from alcohol. Obviously the two are interrelated – economic problems can lead to arguments that can in turn lead to men drinking or these arguments can stem from men drinking 'away' part of the household income, when drunk men are more likely to resort to violent behaviour.

### *Economic vulnerability*

Rather than measure income, expenditure or consumption an important indicator of economic well-being within the wider livelihoods framework is that of the number of earners and the nature of their earning capacity. Of the households studied 16% reported no one was working at that point in time. There was double the proportion of households with no worker at the time of the interviews among households headed by women compared to those where a male partner was present (24% compared to 12%). A further 42% of all households contained only one 'worker', 25% two workers and 17% contained three or more workers. However, only 11% of households had three or more sources of income, that is people within the household may be working in the same occupation, for example as agricultural labourers, and thus their income earning capacity may not be independent.

However it is not only the number of workers and sources of income that is important to consider but the nature of the activities – to what extent the main and only source of income to the household is 'fixed'. Taking the key income earners only, in 57% of households there is no fixed income source – the main worker(s) work, when work can be found.<sup>4</sup> In terms of location significant differences also exist and in rural areas in 69% of households the principal worker(s) have no fixed source of income compared to 45% in urban areas. However, this hides differences between communities within each area and it is only in Managua that the majority of households have a fixed source of income (see Graph 2.6). In terms of differences within communities these stem from headship and age. While 50% of male-headed units have no fixed source of income 70% of female-headed households are in this situation. The age of the woman of the household is also significant and it is among younger and older women that the lack of a fixed household income is most notable.

The other general measure of poverty besides income is consumption. Again levels of consumption were not measured in the sense of the ability of the household to buy a basic basket of goods. However, the women were asked whether the household had sufficient food the previous week, or to what extent the basic of all 'basic needs' was met. Of all the women interviewed 44% said no there had not been sufficient food for the household. Significant differences exist between communities most notably Managua has the lowest levels of reported food insufficiency while Estelí the highest levels (see Graph 2.7).

At a household level the idea of female-headed households as the 'poorest of the poor' thesis would suggest that significant differences should exist. However, similar proportions of women

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<sup>4</sup> Only male partners and the woman herself are considered here.



heads and women partners reported food insufficiency. Similarly it may be assumed that as household extension is suggested as a livelihood strategy that food sufficiency should be equal or better in extended households compared to nuclear units, in fact significant differences do exist and fewer extended units (34%) reported food insufficiency than non-extended units (49%). The findings suggest then that while female heads may be relatively 'poor' due to the lack of a fixed income source, they have sufficient food, while non-extended units may experience 'poverty' as insufficient access to food if not insufficient income.

It is interesting to note that food sufficiency and the livelihoods indicator discussed above are not significantly related. That is similar proportions of households without a fixed income as those with a fixed income reported food insufficiency. This would suggest that the availability of food within a household is not directly or simply related to income availability but that the two interrelate in a more complex manner. This is supported by the fact that among male-headed households it is in those households where women are working that higher levels of food insufficiency are reported (51% compared to 40% in households where women do not work). What this suggests is that women are working out of economic necessity, but that their work does not necessarily improve the economic situation of the household nor reduce vulnerability.

Vulnerability is in general considered in relation to a household's ability to withstand crisis. However when asked to name a particular crisis period over the last year (the most difficult month experienced within the household) while a small proportion responded that no month had been particularly difficult (4%), a significant minority 18% could not name a month but replied that all had been difficult – that is crisis was not a short term situation but a long term reality.

Such vulnerability and crisis may have other even longer term effects and it is interesting to note that conceptualisations of the future and possibilities for improvement in the future may also be an indicator of the present situation as suggested by the work of Nussbaum (1995) and Sen (1999). When asked what they personally aspired for in the future the majority of women (84%) did mention a concrete aspiration - however a proportion did so not in personal terms, but in terms only of their children. This perception of the future as related to children rather than personal improvement is stronger among women heads than women who live with a man (69% of female partners named a personal aspiration compared to 57% of female heads). Moreover, basic needs and vulnerability inform this basic functional capability as more of those (25%) that display more than one economic vulnerability do not have aspirations compared to those who are less economically vulnerable (12%).

### ***Summary***

What the data suggests is that while there are common issues between the communities, such as the fact that the people in the community feel insecure or that there are high levels of violence, how these are perceived or conceptualised differ between communities. This suggests that more general or regional level plans to tackle social issues will not be successful and that local level initiatives are needed based on a real understanding of how people conceptualise and experience deprivation. In particular it is important to consider that issues such as age and marital status influence perceptions of well being and thus it is not sufficient to assume 'women' as a category of analysis since differences exist between women. Differences between communities and households within these communities need to be understood if the relative well being of each is to be improved and understanding how women experience poverty and deprivation in their diversity is a first step to understanding how best to tackle it.

### **Section Three: How households survive**

While the concept of vulnerability for many suggests a 'lack of' approach or a focus on what limitations people face, those working within the framework have tended to focus more on possibilities - that is not what people lack but how people use the resources that they have. Relative vulnerability is then very closely tied to ideas of survival strategies that in turn are based on the notion of assets. While different conceptualisations of vulnerability discuss assets bases in different ways, only the elements which are both central and useful in this context will be considered here: employment, familial relations and social capital.

#### ***Family relations and household composition***

While family relations may be considered in a number of different ways, the focus here will be on an important survival strategy suggested by the literature - the 'extension' of households or that the standard nuclear unit seeks to include other relatives (parents, siblings etc) or friends and in this way available resources are pooled and overheads reduced. The arrangement also 'frees' members, especially women, to undertake income generating tasks that would not otherwise be possible as relatives and friends take over or share domestic and carer responsibilities. As a survival strategy it is particularly noted among female-headed households, in order to compensate for the lack of a male earner by incorporating other potential income generators or by allowing the woman head to dedicate herself to productive rather than reproductive work.

The majority of households in the communities studied (66%) were non-extended units. While benefits of living in extended units were perceived by 50% of the women interviewed these were conceptualised more in terms of non-economic factors than the economic benefits suggested by the literature, such as company this brings (mentioned by 34% of them), or social and moral support it brings (28%). This being said, 1 in 3 women in extended units mentioned that the disadvantage of living with family and friends was the conflict that can result, especially arguments over or provoked by children. Only 12% spoke of the potential economic benefits and a further 9% in terms of the benefits from sharing reproductive activities.

In the extended households in the study there are on average more workers than in non-extended households and a higher proportion have more than one worker (75% compared to only 39% of non-extended households). In extended households too it is more likely that more than one person dedicates themselves to household activities (34% compared to only 10% in non-extended households). However, it is also the case that in 80% of extended households at least one household member was characterised as doing 'nothing', that is no particular activity was assigned to them (compared to 19% in non-extended households). Thus it is not clear that extension brings benefits in terms of widening the pool of productive and reproductive workers in all cases. This may also be the case because of the nature of extension.

The data suggests that extension of the unit is often via adult children (in approximately 50% of extended households there is an adult son and/or daughter) either bringing to the unit a partner or children. In the former scenario the extension potentially widens the pool of productive workers while the latter does not necessarily bring economic benefit to the household. In fact adult daughters living in the parental home with their child after having separated from their partner or having never lived with a partner represent 20% of all extended households (adult sons are more likely to be living in the household with a partner than alone with children) and this non-productive extension is further compounded by sons and daughters sending children to live with their parents. Even when other adults (such as siblings or friends) are those incorporated into the

household, it is more likely that they will be female rather than male and of these people 20% live within the household with a child or children<sup>5</sup>.

Hence 'non-productive' extension accounts for a sizeable proportion of all cases which may help to explain the low perception that extension brings the economic benefits suggested by the literature. Moreover, if there are few opportunities to find productive work then extension can signify a dilution of the available pool as it is distributed among more people that may actually serve to increase rather than decrease vulnerability.

### ***Employment and livelihood strategies***

One important asset considered within the vulnerability framework is that of labour, which from a livelihoods perspective suggests the need to consider not just if household members have paid employment but the nature of those income generation activities.

Women's economic activities can be grouped into 4 main categories<sup>6</sup>: Extension of the reproductive role to the productive, or 'domestic related' activities such as cleaner (37% of women); Activities that are 'sales related' such as selling tortillas or cosmetics (29%); Activities that are related to agriculture including cooking for agricultural workers (17%); Semi-professional activities or trades, such as policewoman or seamstress (17%). Thus there is no high concentration in only one category at the general level. Considering the community level however does reveal some degree of 'clustering' in both Dipilto and Managua where over 50% of women are engaged in one of the activities; in Dipilto in activities related to agriculture and in Managua in domestic related activities. In terms of the occupations of male heads, just over a third of the men (35%) work in agriculture related activities in general as paid day labourers. Non-agricultural activities are varied but 4 activities account for a further third of the sample – construction, vigilante, transport, and commerce – while the remainder covers a diverse set of activities from maintaining swimming pools to working in a bar for example. A consideration of activity by community suggests agriculture to be important in the two rural communities as would be expected with a very high concentration (75%) in agriculture in Dipilto.

Thus Dipilto shows the highest dependence on one income source (agriculture) for both men and women and while Managua offers diversity for men, in terms of women there appears to be a clustering with over 50% engaged in domestic related activities. Given that 61% of all households rely on one income source then reliance within a community on one particular activity is problematic in terms of livelihood possibilities for the households within that community. However, a number of households receive resources from outside the household, although not necessarily from outside the community.

In 28% of the households a person or persons who live outside the household contributes in either cash or kind, and resources tend to flow between parents and children (40% of resources received are from parents and 17% from children)<sup>7</sup>. This would suggest that the age of the women of the household is important and significant differences do exist whereby more younger women and older women receive resources from outside the household with the former receiving cash or goods from parents and the latter from children (see Graph 3.1). This suggests that family networks are particularly important for the young and the old.

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<sup>5</sup> In 28% of all extended households another female adult is present and adult males are present in 19% of cases

<sup>6</sup> Only the activities of the 'woman of the household' are discussed here

<sup>7</sup> A further 17% received from expartners accounting for 29% of receipts by female heads

### ***Social capital: Social networks***

The idea of networks of reciprocity and exchange are once again within the development agenda in the context of discussion of social capital. Levels of social capital are considered to both influence the ability to respond to crisis and to be indicative of an individual's vulnerability to crisis. To provide a focus for the question the women were asked about a particular crisis period – the most difficult month in the past year.

The majority of women when asked named a month or series of months as being difficult (36% named June and July – the time of the study and a time of drought) however 18% responded that all the months were difficult – suggesting a situation of permanent crisis.<sup>8</sup> The reasons given for why the month was so difficult tended to be economic in origin (56%) or events that resulted in economic loss such as drought (10%) or additional economic expenses such as illness in the family (10%). An illness in the family means additional expenditure since the majority of respondents have no health insurance (6% have some type of insurance and they tend to be concentrated in Managua)<sup>9</sup>. Moreover, illness tends to be considered to be the responsibility of women, as an extension of the 'caring' role they perform, and thus finding the money to pay for health related costs may be perceived as their responsibility also. This is particularly the case since less than half the women interviewed (45%) said that the household had the money available to pay related costs last time someone became ill in the family. This is not surprising since national level statistics from the Social Audit reveal that average health costs per episode represent 21% of the cost of the basic basket of goods (CIET/CCER 2001). It is interesting to note that strategies adopted to pay for health related costs differed according to who was ill, and when it is the woman herself who is ill their actions to cover costs incurred may be seen to be 'personal' in the sense they do not include going to others and for example utilising housekeeping money to buy medicine (9%) or buying medicines over time (4%).

Illness is not the only crisis encountered during the year as noted above. In times of crisis in general only a minority of women went to family for help and the majority of the responses to the reported 'most difficult month' while solving the short term crisis may have possible negative long term affects via the increase in vulnerability that reducing consumption, or taking out a loan may bring (see Graph 3.2). What the responses suggest is that there is little utilisation of networks in crisis periods and responses seem to be either household or family based. This could be read to suggest that low levels of 'social capital' exist – that networks are not well founded and functioning. It could, however, also be read to suggest that existing stocks of social capital have become 'exhausted' – that is networks can no longer be utilised as they no longer function through over use. This is supported by the fact that 19% of respondents said that during the period of crisis identified they did 'nothing' about the situation, they perceived that no strategies remained to confront the most recent 'shock'.

### ***Social Capital: Social organisation***

Community organisation may be important in terms of understanding to what extent individuals and households can call on others for help during times of crisis since stocks of social capital may be built as a by-product of social interaction within a community, that is the fostering of informal

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<sup>8</sup> Only 4% said that no month was more difficult

<sup>9</sup> In 16% of the households in the four communities there is at least one household member who suffers from a permanent illness (for which 43% receive no medical attention).

horizontal links or relationships. However, the majority (71%) of those interviewed when asked responded that people in the community do not help each other and the reason for the lack of support between neighbours is generally perceived to be because of a 'lack of community' (66%).

Those who identify community discussion spaces are more likely (44%) to think that the community helps each other than those who do not identify such spaces (22%) even if they do not participate in that space. The existence of discussion spaces may be as important in engendering feelings of community spirit as much, if not more so, than participation in these spaces, since participation may reveal problems within the spaces<sup>10</sup>. Of those that identified a space where discussion takes place more (47%) mentioned characteristics of the space in explaining their lack of participation, such as that 'the same people always decide' or that 'they don't take me into account', rather than personal characteristics such as the lack of time (41%) or gender characteristics that is that their partner participates rather than them (12%). Moreover although at least some women in each community suggested such spaces existed when asked 'where do you discuss the problems of the community?' 41% of the women responded that the community did not organise itself to discuss problems, and a further 7% said that they did not know. Thus for nearly half the women interviewed community organisation for 'self-help' is not a reality. It is Managua that recognition of community discussion spaces is lowest and 81% of the women said the community did not meet to discuss its problems. In comparison the community in Dipilto only 6% of women did not identify a space where the community met to discuss its problems.

The knowledge that a space for discussion exists is important in itself for fostering feelings of 'community spirit' which includes notions such as trust and mutual support, both important components of social capital. Moreover, the majority of women (74%) who know that people meet to discuss community problems participate in these discussion thus strengthening social relations and improving social capital networks.

### ***Social Capital: Participation***

A more 'formalised' social capital may arise from participation in a group or project, where vertical links are established which can be called upon in times of crisis. Opportunities for such social capital formation appear to exist in the communities studied as 64% of women identified a NGO or other expression of civil society as working to improve the situation in the community.

Overall 24 different organisations were identified by the women in the four communities studied and while similar proportions of women identified organisations in three of the communities, in the community in Managua only three organisations were identified, and only 7% of the women were able to identify an organisation (see Graph 3.3). Thus Managua demonstrates both low levels of identification of organisations and low identification with those organisations. This coupled with the low perception of community (self) organisation suggests the lowest stocks of organisational social capital exist in the community in the capital.

However, although there are in at least three of the communities a large number of reasonably visible organisations operating, only 14% of women actually said that they participated in one of

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<sup>10</sup> When asked who makes the decision in the spaces identified, only 13% said that 'all' decide, 60% stated that various persons made the decisions while 27% thought that a few people in the community were the decision makers. In gender terms men are not perceived to dominate as decision makers, rather those who decide are both men and women (73%).

the organisations identified.<sup>11</sup> When considering participation in projects it is usual to think in two broad categories - practical and strategic reasons. The former suggests that women participate in order to fulfil so called 'practical gender needs', that is participation allows women to better fulfil their socially assigned 'female' role via projects that focus on nutrition or child health care for example. In terms of strategic gender interests, this defines participation that is based on a analysis of gender roles and a desire to change or to improve the situation. More generally strategic participation stems from 'political' commitment for change and practical participation stems from the possibilities for material gain.

When the women who were participating were asked why they did so the majority (67%) responded with what may be termed a 'practical' rationale - to obtain resources or services. While significant differences do exist between communities with higher levels of participation for practical reasons in León and Dipilto (83% and 72% respectively) compared to Estelí (60%) these may be related to the nature of the projects rather than a difference in outlook per se. More female heads said they participated for strategic reasons (53%) than did women who live with a male partner (22%) and although not statistically significant, of the very small number of younger women who participate in a project all of them state that they participate for practical reasons compared to a third of women older than 25 years of age.

Whether women participate or not will depend to a large extent on the perceived benefits of that participation. Interestingly when asked about benefits both personal and for the family 7% of the women said that they did not perceive any benefit at this level from their participation - suggesting for a small minority participation is a purely altruistic activity. However the majority perceive that their family at least benefits from their participation by way of material resources (31%), food (21%) and services (21%) - that is in practical terms. In response to the question 'and you personally, what benefits do you gain from participation?' more than half the women (57%) did not identify any personal benefit from their participation (see graph 3.4). More of those who did identify a benefit in contrast to perceived familial benefits conceptualised benefit in strategic than practical terms (28% compared to 15%). Once again the characteristics of the women influence perception of the benefits that participation bring. More female heads do not feel they benefit personally from participation (64%) than do women who live with a male partner (52%).

Thus the reasons why women do and do not participate in the organisations and projects available in the communities are not easy to understand. What does appear clear is that it is not the women themselves who benefit personally from their participation but rather benefits accrue to the family. While the family may gain in material terms, the fact that women do not perceive themselves to benefit personally is important in terms of the suggested 'by-product' of participation, that is improved stocks of social capital or a greater ability to draw on social relations, both horizontal and vertical, in times of need. The findings suggest that women's participation in projects is not necessarily strengthening their stocks of social capital or at least not perceived as such, merely improving the actual material situation of others in the household.

This lack of personal gain from participation may account for the low levels of participation in the projects that are available. Other factors that may be assumed to limit participation such as the fact that the woman is engaged in income generating activities do not in fact appear to

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<sup>11</sup> Care must be taken in the analysis of participation since numbers are very low. Moreover, the extremely low participation rates registered in Managua means that it will not from now on be included in the analysis.

influence the decision to participate. When asked specifically what were the problems that women faced in terms of participating in a project only 14% of the women mentioned paid work, the majority of the women (60%) suggested that domestic responsibilities limited their ability to participate in projects. A significant minority of women (14%) mentioned that the main obstacle to their participation in a project was men, that is that men do not like 'their' women participating. Moreover, when asked if women's participation in projects provoked problems between women and their partners 40% of the women said that this was the case and of them 44% suggested women had no option in this case but to leave the project. This suggests that gender roles and relations interact in determining who participates in, and benefits from, interventions designed to increase the well being of a community.

### ***Summary***

Considering the assets contained within the vulnerability framework the findings suggest that as a basis for instigating survival strategies the resources available to people are limited. In terms of family relations, while a number of women do live within extended households, one strategy suggested by the literature as a means of improving the economic position, few economic benefits appear to accrue from this extension. This is largely due to the fact that the additional members of the household are non-productive which in part stems from the lack of employment opportunities in the communities. The lack of opportunities also impacts on the livelihoods and livelihood strategies of the households as diversification of sources of income is difficult to achieve. It is in such situations of economic crisis that networks of reciprocity and exchange become even more important. However, the findings would suggest that outside of the family, wider community networks appear to be either little utilised or exhausted and outside interventions which may be assumed to take on particular importance in this context appear to be little used, not least since the perceived benefits from women's participation appear to be low.

## Section Four: Gendered Sites of Poverty

How poverty is experienced by women varies over space and time. Poverty is experienced within different sites or spaces and thus at different levels, society in general in public spaces such as labour markets and political processes, the community in terms of social and gender norms, and the household. These sites also interact with each other to reinforce that poverty, or can in fact set up contradictory processes and mechanisms. A number of these sites are now considered below and how they influence women's poverty in its diversity. In particular two sites of poverty will be considered which more recently have assumed great importance given their prominence within the government's PRSP that is the employment, here considered via discussion of the labour market, and education, conceptualised here as an important social institution and site of gendered socialisation. Additionally the household as an important site of women's poverty will be explored, and the need to include considerations of households in policies that aim to reduce poverty addressed.

### *The labour market*

The central focus of poverty reduction strategies across the globe has not changed substantially since the Modernisation thesis of development and the assumption remains that economic growth can lead to development and poverty reduction. More specifically in terms of poverty reduction the need for job creation, or labour intensive economic growth, has been accepted. However, the impact that job creation has on poverty is not altogether clear, since structural obstacles may also exist which hinder individuals or groups of individuals from accessing the opportunities created.

The perceived need to create income-generating opportunities is not erroneous, however, since when asked what possibilities existed for income generation in the communities the majority of the women (88%) answered 'none'. This may be assumed to help account for the fact that of the women interviewed when asked directly 'do you work?' only a third (36%) identified themselves as 'workers'.<sup>12</sup> However, this cannot alone explain the situation. Considering those women who do not identify themselves as working, when asked why they were not involved in some sort of income generating activity 28% did name the lack of opportunities as the reason. However, for the majority even if opportunities existed other factors would limit their participation since 47% stated they did not 'work' because of reproductive work responsibilities and the care of the home and the children and 6% because their partners would not permit them to. Thus socially constructed norms around gender roles and responsibilities serve to limit women's labour force participation.

Moreover gender norms also serve to make invisible the productive work women do. When asked about specific income generating activities of those women who said that they did not work, 30% responded that at times they took in washing and ironing and 28% that at times they cooked food for sale. These income-generating activities are not conceptualised as work because of their relation to the domestic or non-productive sphere. Other activities are not identified as 'productive' since they do not directly generate an income. For example, of those with land 20% actually named themselves as the person responsible for that land. That they do not also name themselves as a 'worker' maybe linked to the fact that production is for home consumption, or that they are not responsible for the sale of the crop and thus do not receive the income directly. This is supported by the fact that of those who worked in the harvest 34% stated that they did not

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<sup>12</sup> Since the concept of 'work' can include both reproductive and productive activities it is important to note that only 4% of the self identified workers were engaged in reproductive activities alone.



receive an income but that the man collected the wage for the 'family'. However, this is not to say that men do not value women's productive work. In fact among those women whose male partner was also interviewed, around a third of the men disagreed with their partners conceptualisation of her activities; while the women stated she did not 'work' her male partner said that she did.

Thus while women are often conceptualised as not being involved in income generating activities by official agencies, this is in part due to the fact that they themselves often do not conceptualise their income generating activities as 'work'. This is important since policies may be formulated on the basis of 'spare' female labour, that women are free to become involved in income generating activities, when in reality they are already generating incomes. Initiatives that do not take account of the real situation could result in bottlenecks or such initiatives could have indirect negative effects on established local economies and survival strategies.

Considering the women who do self-identify as being engaged in income generating activities while geographical differences exist they are not the most important factor. Characteristics of women also influence their involvement in the labour force most notably life-course factors. Thus more women over 25 years of age, more of those whose eldest child is greater than 5 years old and more women heads are involved in productive work (45% of female heads work compared to 32% of women who live with a male partner). However, female heads in themselves are more likely to be older and to have older children than are women who live with a male partner. The fact that labour force participation rates are also higher among those women who presently live with a man but have experienced living alone (43% work) compared to those who have never lived alone (26%) suggests female headship as an important factor. Creating work opportunities in itself will not lead to these openings being filled unless such issues are taken into account, especially if a young female labour force is required and in this case socially prescribed gender roles and relations will have to be considered.

The labour market then is very much a gendered site. While ensuring that income generating opportunities exist and new opportunities are created is important it would appear that in itself, alone, it is not sufficient to improve the position of women in relation to paid employment. Even when opportunities are perceived to exist women's reproductive activities appear to present a structural obstacle to taking up these opportunities. This arises from, and is reproduced by the fact that women conceptualise themselves and are conceptualised as non-workers despite the activities both reproductive and productive they perform. Such conceptualisations stem from ingrained gender norms that are reproduced in the household but socialised both within and outside the home.

### ***Social systems and institutions***

While social and gender norms are learned over different sites and spaces a number of sites are particularly important in the early years of life in socialising children; the home and school. Indeed education is considered to be of fundamental importance for the development of both individuals and societies. Even within narrow economic growth models of development investment in 'human capital', that is health and education, is deemed important for improving the capacity and efficiency of the labour force. The government's PRSP stresses the need to invest in education for this productive end. Such a focus may not be erroneous since in the communities studied those women who are illiterate are more likely both to perceive that few job

opportunities exist and less likely to be involved in income generating activities.<sup>13</sup> However, education and schools impart more than just practical work skills they socialise boys and girls around how to be men and women and thus are worthy of some examination.

The great majority of the women interviewed agree with the government's perception around the importance of education for both boys and girls. However the reasons given for why education is important are interesting and very few women mentioned explicitly that it was important for children to get a good education for reasons associated with work – 6% gave this as the reason why education was important for boys and 5% in terms of girls. Even grouping together the 3 categories that share a common idea that education brings with it benefits, they do not account for even half the responses. In fact the single largest response category does not reflect the fact that education 'brings' something to life but rather what it 'prevents' from happening (see Graphs 4.1 and 4.2). That is 52% of the women when asked why education was important for boys responded that it was important in order to ensure they did not grow up to be delinquents. This category remains the largest (34%) when girls are considered despite the fact that other elements are seen to be important by the women interviewed in this case. In terms of girls, 34% of the women interviewed mentioned factors related to gender roles and relations – 11% mentioned stereotypical ideals of womanhood such as learning to be better mothers and housewives while 23% suggested education is important for girls in order that they can 'defend' themselves.

The idea of defending oneself may cover both the beneficial and prevention aspects of education mentioned above, rather than contrasting with them. For example, a woman in Dipilto explained that education is important for boys because "there exists a lot of violence and drugs", and in terms of girls she considered it important that they "don't have 'bad thoughts' and get involved in prostitution." In Estelí the idea of whom one needs to defend oneself against was made clear by one respondent noting that education is important for girls because "you have to look after them more so that a man does not fool them and leave them pregnant"

In order to understand a little more the gendered situation the women were asked what characteristics they thought were important for boys and girls to learn to grow up 'good' men and women (see Graph 4.3). Considering only those categories of response common to both boys and girls, once again ideas around work, and the idea of 'learning to work' have a low importance, however getting a 'good job' was mentioned more frequently. Being able to read and write was also highly valued, however, gender differences do exist, as comments made by the women interviewed suggest that while boys should 'study' it is important that a girl learns at least to write her name. The biggest response category however for both boys and girls remains 'moral' factors – to have few vices, to be respectful etc. Including gender specific responses changes the situation slightly and the relative importance of learning to be a good housewife takes precedence over all categories apart from 'moral' attributes for girls.

The value of education and what it brings is again highlighted as differing for boys and girls in the following rationalisation: Boys should: "Get a good education, learn to work so that when they grow up they won't starve" while girls should: "Learn how to keep a home so that when they grow up there will be no room for criticism." The differences are rationalised and rational as the response of a woman in Dipilto demonstrates: "It is different in the city. Here you have to learn to wash and cook: this is how a woman gets on". However, literacy is still valued as "Women should learn to wash, cook and read so they'll be fooled by no one." The interrelation

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<sup>13</sup> While 42% of literate women are working only 22% of illiterate women work.

between education and the benefits this brings in terms of defending oneself as a woman are made clear by the following reasoning presented by a respondent in Estelí: “because when you know how to read and write, you are going to learn to work and no one can fool you”

In general education is conceived of not in terms of its 'positive' outcomes but in terms of preventing 'negative' outcomes. A general reading shows that the value of schooling lies in the 'moral' rather than 'productive' realm - that boys and girls grow up to the respectful, responsible adults. Moreover, the importance of education as an element of what makes a 'good' man or woman is not as obvious as other, gender stereotypical, attributes. In terms of women, education is conceptualised as important in order for a woman not to be 'fooled' by men, to 'defend' themselves. This is interesting as in part it includes the ability to look after oneself financially - to be able to perform income-generating activities. However, on the other hand ingrained gender stereotypes still present 'good women' as those who are good housekeepers.

### ***Households***

As discussed above the household is an important site of women's poverty in that household headship and structure may influence not only relative poverty, but also how that poverty is experienced. The majority of women in the communities live with a male partner – the socially constructed 'head' of household – and within this group nuclear households predominate. Within male-headed units the probability of the woman of the household (a female 'partner') being engaged in productive work is lower than for women who head their own households. Thus women who live with men are more likely to be dependent rather than independent in economic terms and the male income assumes great significance in understanding poverty and well being.

Of the women with male partners interviewed 57% stated that their male partner gives all the money they earn to the household 'pot' and a further 29% said that the man contributed nearly all his income, keeping a little for personal expenses. However, the remaining 14% of women said that their male partner contributed half or less than half their wages to the household. That is in within 1 in 10 households woman and children may be living in 'secondary poverty'. Moreover, comparing the responses of those male partners interviewed, while 2 in 10 men stated they contributed more than that supposed by their partners, the declared contribution of the man in 1 in 10 cases was actually less than that supposed by their female partner.

It could be the case however that the income withheld is compensated for by the earnings of others. The activity of the man's female partner is significant here and fewer women who do not identify themselves as working (10%) stated their male partner withheld half or more than half of their incomes compared to working women (22%). Significant differences also exist in terms of household structure and a lower proportion of women in nuclear households reported that their partner withheld money (9%) than in extended households (32%) a fact which is not influenced by women's work. It may be the case thus that in nuclear households the women's earnings are considered by men as, rather than complementing their earnings, substituting for them while in extended units the men see other people/incomes within the unit as substituting for their income.

What the two findings suggest is that when other people work within a household it does not automatically mean the household becomes better off economically, but may actually stay in the same financial position as men withhold the equivalent earnings from their own wages. This negates the supposed benefits gained from living with other family and friends, that is the pooling of resources and sharing of joint costs (see above). This also suggests that little may be gained in terms of economic well being within the household through women's entry into the labour force.

A consideration of expenditure highlights this 'compensation' effect further. The average amount spent on food by the households in the study was C\$256.53 per week but this varies between households and highest per capita food expenditure was reported by nuclear households (see Table 1). The equivalent female-headed units (non-extended households) spend the equivalent of 95% of per capita food expenditure in nuclear households. Thus no significant differences exist based on headship. However, household structure is significant and among male-headed extended households food expenditure per capita falls to 90% of that in nuclear households and for female-headed extended households only 77%. However, in terms of how expenditure on food translates into food sufficiency the results suggest it is not possible to assume the greater per capita expenditure on food, leads to greater food sufficiency, or at least in terms of the perceptions of the women who have the responsibility to feed the household. While per capita expenditure on food in female-headed extended households was significantly lower than that in nuclear households more actually perceive there was sufficient food for the household (77% compared to 52%).

Thus household composition, household headship, and gender roles and responsibilities interact to determine the extent to which the household's basic needs such as food are satisfied. It is problematic then to assume that if sufficient income is earned to buy a basket of goods adequate for the household then the household's basic needs will be fulfilled since the household may be a site of unequal power relations and inequality that adds to poverty rather than diminishing it.

One factor that the literature suggests to be important in determining the relative decision making power of women and men is valuation of the contribution each makes to the household (see Bradshaw 2001 for more in-depth discussion). One important determinant is income and to what extent a person contributes economically to the household. A significant relationship exists between women's work and perceptions of contribution in that more women who not work (69%) suggest that it is the man who makes the most important contribution to the household, while only 38% of women workers perceive this to be the case. Moreover, despite the fact other non-economic factors, such as social norms may influence notions of contribution a significant relationship also exists between work and decision making. More women who identify themselves as working named themselves as the decision maker, or suggest that decision-making is a joint activity (see Graph 4.4). This suggests that income contribution to the household does have an important role to play in determining relative decision making power for both men and women and those women who do not work are more likely to perceive of the man as both the main contributor to the household and the main decision maker and thus have limited autonomy within the household.

However, attempting to gain a better position in the decision making process may be at the expense of greater conflict within the household between men and women. Indeed a consideration of the opinion of women, compared to those of their male partners, shows disagreement in at least half the cases, for example of the women who suggest decision making is a joint process, half of their male partners named themselves as the sole decision maker. Of the women who live with a male partner, 69% suggested that decisions about how money was used in general terms should be joint decisions. However, as noted above one of the factors that is considered to most lead to arguments and conflict with a household are 'economic problems'. More of those women who think that decisions about money and work should be jointly taken also perceive that conflict stems from economic problems. Thus economic well-being (greater decision making power) is only improved at the expense of social well being (greater levels of

conflict) which reinforces the idea that what female heads lack in terms of economic well being is compensated for in non-economic terms; the lack of conflict and violence or the 'tranquillity' of life as a female head.

While life as a female head is perceived to be hard, at least half of all the women interviewed do perceive benefits to arise from living without a male partner. In general the benefits are seen to centre on non-economic well-being factors – life is more peaceful (49%) that a woman has more control over her life / nobody tells her what to do (25%) or that while difficult to live alone, it is better to live alone than with a 'bad' man (26%). However, problems are easily identifiable and the main categories are that there are problems in terms of the rest of the community or social stigma attached to female headship (9%), that it is more difficult for the children (28%) and the economic problems that female headship brings (48% - the remainder of the women mentioned all three categories). These perceived negative aspects of female headship may help to explain why only 35% of the women interviewed felt that a woman can survive as easily living alone without a man as when living with a male partner.<sup>14</sup> It is hardly surprising that more women who have never lived alone as a female head feel it is not feasible (22%) than those who have experienced living as such (12%) or those presently living in this situation (2%). In turn this may help account for why higher proportions of younger women responded that women cannot survive alone (30% compared to only 9% of 34 – 60 year olds).

### *Summary*

What the findings suggest is that the three 'sites' or spaces interact with each other to produce and reproduce gender roles and relations that influence women's relative well being. The labour market is a gendered space, not only in terms of what activities women perform but in terms of how their work is conceptualised and how employment is perceived. The structural obstacles that particular groups of women (especially young women) encounter appear to keep their engagement in productive activities low and may mean that the mere creation of job opportunities is not sufficient to ensure their entry into the labour force. Plans to increase the productivity of the labour force, via education, are also not wrong but may be misguided in the sense that they take little account of the contradictions inherent in the socialisation process of both boys and girls and the contradictions inherent in plans to 'educate' girls need also be considered in relation to the fact that social institutions such as schools may reinforce conceptualisations of women as carers and wives rather than as workers.

Competing messages transmitted around women's roles and responsibilities find a home within households as sites of socialisation, production, reproduction, and consumption. While households generally lie outside the remit of government's and planners, what goes on inside households may effect and be affected by their actions. Moreover, when considering women's relative well being power relations within households can in fact negate 'benefits' gained from education or employment for women. While women's income generation may give them a greater voice within decision making processes at the same time this may result in more conflict within the household, and actually result in little in terms of material gain for the household as this income substitutes for, rather than complementing the main income earned. Secondary poverty within male-headed households should be a real concern for policy makers since it suggests that job creation, women's and young people's increased participation in the labour force, does not necessarily reduce poverty or increase well being overall.

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<sup>14</sup> It is interesting to note that while women are perceived as being able to survive, albeit with difficulty, the majority of women do not think this is the case for men and (74%) believe men cannot survive alone without a woman.

## Section Five: Conclusions and Recommendations

Overall the findings highlight that how women, households, and indeed communities, experience poverty differs depending on the characteristics of each. This suggests there is a need to move away from the idea that relative deprivations can be quantified and added together to provide a rank of the most 'needy' to focus instead on the different ways that people and groups of people experience poverty. Differences between people and groups of people were identified on a number of levels based on location, household composition and individual characteristics.

### *Different experiences of poverty over space*

The research demonstrates that differences do exist between rural and urban areas. However, it also demonstrates that some differences that might be assumed to exist do not:

- Household composition

While it is generally assumed that female headship is an urban phenomenon no significant differences exist between the rural and urban communities of the study in terms of household headship. Similarly the proportions of extended and non-extended households found in each of the communities are roughly equal.

- Insecurity and violence

All communities demonstrated high levels of insecurity, however the reasons for this insecurity varied according to location. In rural areas insecurity in the face of 'natural' threats is pronounced, while in urban areas insecurity stems more from fear of delinquency and gangs. This being said the community in León demonstrates that gangs are not only an urban phenomenon.

- Economic vulnerability

The lack of a fixed source of income is more pronounced in rural than urban areas, as may have been expected given the nature of, and reliance on agricultural employment in the former. However occupational concentration is not only a rural phenomenon and in the community studied in Managua there is a degree of occupational clustering in domestic work.

- Satisfaction of basic needs

The extent to which households reported that they had sufficient food the previous week varied significantly by community. The fact that in Estelí the highest proportions of women reported insufficient food and the lowest proportions in Managua highlights the dangers of generalising phenomenon as a rural or urban issue.

- Social capital

The community in Managua demonstrates strikingly lower levels of organisational social capital compared to the other communities in the study.

- Social well being

While high levels of violence within households was reported across all the communities this was highest in rural compared to urban areas. The perceived causes of violence are not, however, generalisable across all communities, much less the causes of arguments and conflict.

*What the findings suggest is that while there may be shared issues or concerns in rural and urban areas that need to be addressed, considering causes rather than symptoms highlights*

*diversity once again and there is a need to take into account differences both between and within areas.*

### ***Different experiences of poverty between and within households***

The research sought to consider differences between households, focussing in particular on differences between male-headed households and those in which a woman lives alone without a male partner. The research findings challenge to some extent the idea of female-headed households as the 'poorest of the poor':

- **Economic vulnerability**

Compared to male-headed households higher proportions of households headed by women at the time of the research reported that no one in the household had employment and higher proportions also suffered from a lack of a fixed income source. However, higher proportions of women heads work compared to women who live with a male partner. Thus female heads may experience economic vulnerability as the lack of a regular source of income, while women who live with a male partner are economically vulnerable given their dependence on a male income.

- **Satisfaction of basic needs**

While female-headed households may suffer from a lack of fixed income this does not translate into food insufficiency and per capita food expenditure does not vary significantly by household headship. This may in part stem from secondary poverty experienced by women within male-headed units as 1 in 10 men withhold more than half their income for personal consumption.

- **Social capital**

No significant differences in social capital stocks, neither via networks of reciprocity and exchange nor related to organisation/participation, exist in terms of headship. However, when considering the benefits, as perceived by the women themselves, that participation brings differences are discernible and fewer women heads perceive that they themselves benefit personally (as opposed to family benefit) from their participation in projects.

- **Social well being**

While the findings somewhat question popular notions that living as a female head brings with it declines in economic well being, gains in social well being through female headship were recognised by the respondents, most importantly freedom from violence and the ability to assume control within the households. In contrast in male-headed households the findings suggest that a trade-off may exist between gains in women's economic well being and losses in social well being, as while women's involvement in income generating activities may allow them a voice within decisions making processes it may also lead to greater conflict in the home.

*The research suggests the need to focus on differences in how deprivation and well being are experienced by women heads relative to women who live with a male partner rather than making assumptions about their relative economic poverty.*

### ***Different experiences of poverty over time***

While community and household characteristics are important personal characteristics of women also influence their experiences of deprivation and well being, most importantly life course factors. In particular the research highlights that differences exist between women based on age

as it interacts with other factors such as familial responsibilities. In particular young women (under 25 years of age) suggest themselves as distinct from other women:

- **Economic vulnerability**

Young women are less likely to be engaged in income generating activities and thus suffer economic vulnerability through economic dependence. In turn they have little voice in decision-making processes. This economic dependence may help to explain why few young women perceive that it is possible to survive alone without a male partner.

- **Social capital**

Young women are more likely to receive support, either in cash or kind, from outside the household. However, rather than reducing economic dependence this may actually compound it given that in general resources flow to them from their parents. Low proportions of young women are investing in building stocks of social capital in other forms, and few participate in projects in the community. Those that do participate conceptualise this participation only in terms of the material gains it can bring.

- **Social well being**

While older women highlight economic problems/poverty as having important social well being implications, in terms of increasing conflict and arguments in the home, this does not appear to be the case for younger women. Instead conceptualisations of the causes of conflict tend to focus on their and their partners behaviour, gossip and jealousy, that is social rather than economic factors.

*The findings suggest the need to take into account generational differences alongside gender differences, as how well being and deprivation is experienced may be determined at least in part by age and life-course factors.*

### ***Summary of key findings and policy recommendations***

Accepting that differences exist between communities, households and women the research highlights a number of areas of importance within current poverty debates.

- **Household composition**

One strategy highlighted by the literature as important in situations of economic vulnerability is that of the extension of households to include wider kin or friends, allowing income pooling and the reduction of 'overheads'. However, the research suggests that rather than improving the ability of households to satisfy basic needs the extension of households may actually further dilute available resources since extension may be 'non-productive' rather than potentially productive. The functioning of extended households, however, suggests itself as an area for further research since the findings around how this affects well being in wider economic and social terms are not altogether clear. The research does suggest that ideas around female headship and what this means in terms of relative well being need to be re-examined since women's increased control of resources may bring positive benefits in terms of wider household well being.

*Policy makers should take into account the existence of 'non-traditional' households and accept them as distinct from nuclear household in terms of their functioning and the well being factors that most affect them.*

- **Insecurity and violence**



While for practitioners and academics insecurity is increasingly being conceptualised in terms of the threat of physical violence posed by other people within the context of the 'gang culture' imported from the USA, environmental 'threat' in the form of slow onset localised and rapid onset national level 'disasters' influence the well being of communities. Insecurity is not only multidimensional but also multisectoral. Thus it is not only an external factors that create insecurity but internal factors also, most notably those based on power relations within households such as conflict and intra-familial violence. As the research findings suggest violence within the home is linked to wider socio-economic processes as such, it should be considered within the development agenda.

*Insecurity and violence in all its manifestations need to be central within plans and policies that seek to improve peoples well being.*

- Economic vulnerability

Economic vulnerability may be reduced when there exists a diverse income base, in terms of both number and nature of income generating activities. Thus women's engagement in income generating activities may be seen as a positive factor in this context. However, the research suggests that creating opportunities for women's employment is not sufficient in a context where social norms at least in part determine gender roles and cast women as those responsible for the home and children thus limiting their ability to take up paid employment. Moreover attempts to increase the productivity of the work force, while not erroneous, need to accept that schools are seen to impart more than just practical work skills but are considered important sites for socialising 'acceptable' male/female behaviour and thus messages may be contradictory and conflicting. Finally, while it is generally assumed that women's involvement in the labour force will improve the overall economic well being of the household the research suggests that this is far from guaranteed, and the assumed direct link between employment and poverty reduction is questioned. Women's employment may actually substitute for, rather than complement male earnings since male withholding of income is more prevalent among households where women are working. The fact that it is among these households also that higher proportions report food insufficiency suggests that while women's work may be a response to economic necessity, it does not necessarily improve the overall economic situation.

*Policy makers need to ensure that structural obstacles to women's employment are tackled in order to ensure their access to existing and future employment opportunities and that the demands of potential employers (for example for a young work force) can be met.*

*The contradictions that arise through women's employment, not least within the home, need to be accepted and considered as a policy issue. In particular until the issue of secondary poverty is addressed it must be accepted that women's employment may result in little overall economic gain in household well being.*

- Satisfaction of basic needs

The research highlights a household's capacity to cover its basic needs or its relative economic vulnerability, is not an adequate measure of to what extent those needs are actually covered. Income availability, for example is not a direct, determinant factors in food sufficiency. Nor does a lower per capita expenditure on food necessarily mean that household members suffer food insufficiency, since distributional factors also come into play.

*Official poverty discourses should include consideration of resource use and distribution within households rather than assume the existence of adequate resources translates into the fulfilment of basic needs.*

- Social capital

While the importance of social capital is increasingly being highlighted within the poverty context, the research suggests that on a practical level the networks and structures that produce and reproduce social capital may be exhausted. The situation of permanent or accumulated crisis may help to explain the under utilisation of wider networks and the perceived lack of ‘community spirit’. However, at the same time the mere existence of community organisation appears to impact positively on feelings of community self help. This being said development interventions do not appear to have the same positive outcome in practical or strategic terms, at least when women’s perceptions of personal benefit from participation are considered.

*The challenge to policy makers is to find means of fostering existing organisational social capital.*

*At the same time, projects need to consider carefully the role of women to ensure that they are not included merely as service providers accruing little real personal gain from their participation.*

- Social well being

The research suggests that on one hand economic well-being interacts and informs social well being. Aspirations for the future, for example, are significantly related to economic vulnerability in the present. On the other hand there may also be a trade off between economic and social well being, in the sense that improvements in one may be at the expense of the other. Women’s greater involvement in the decision making processes within the household, via their involvement in income generating activities may be such as case as such gains may be via costs of increased conflict. Similarly while female headship may bring social well being gains, there may be costs in terms of economic vulnerability. However, not only do economic and social well being interact, but they may be experienced in different ways. That is for female heads economic deprivation stems from the lack of resources available to the household, while women who live with men may have a wider resource base but limited control over these resources. Ultimately female heads are not substantially worse off than women who live with a male partner, but they experience well being and deprivation differently. Similarly while for some women economic vulnerability is experienced via their engagement in the labour force, young women may be vulnerable because of their effective exclusion from the labour force and their economic dependence on others.

*Policy makers should accept that female household headship does bring some advantages in terms of social well being, not least women’s greater control over available resources. Among women heads then improving access to resources should be the key policy issue.*

*In terms of women within male-headed households, while access to resources remains an important issue, control over household assets is perhaps the key policy issue that needs to be tackled.*

*Life course factors need also be considered within in any discussion of poverty, and young women appear to be a group that demands particular and specific policy initiatives.*

Ultimately, the research highlights that not all women experience poverty in the same way, and any gender analysis must take into account not only differences between men and women, but between women. Moreover narrow conceptualisations of poverty cannot adequately explain and understand these differences and broader ideas of deprivation and well being, both economic and social need to be adopted if the real causes of poverty are to be tackled. This would also demand a policy shift away from macro level planning to local level initiatives that can better respond to diverse experiences of poverty as lived by communities, households, men and women.

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